seeing so many people miss paying rent because the alternator on their car went, or had to miss work because of a sick child. Homelessness is often the result of this unraveling.

The trajectory was so clear. Incomes were flat, or going down, and rents were going up. Utilities were skyrocketing, gasoline was going up, and it was a housing market where if you lose your place, there are 10 other people who want it. We saw this and started raising money.

Our goal in mind was to keep families whole, helping them keep in good financial standing and to regain their footing. We kept 293 families in their homes that first year.

Since 2008, COTS' prevention program has helped 1,264 people stay in their apartments and stopped 55 foreclosures. We break their fall.

Far more people than you see now would be sleeping in doorways without our services. There would be far more children without a fixed address. Even with this successful homeless prevention program in place, we still have people becoming homeless at a quicker rate than we can break their fall.

BFP: What sustains this organization?

Markley: The community sustains this organization. The people who come out to contribute time and money have such a profound impact on so many lives. The amazing thing about COTS is the people who come out to support it.

They are the ones who make sure no one in our community is without a safe, warm place to go during the worst of times. What sustains us is the belief that we are so much more together than we are alone.

It's because this community is far better informed about who the homeless really are. They know that the guy in the doorway might be a veteran, but we have more work to do as an origination. I think many Vermonters would be shocked to know that at the start of the school year last year there were 141 homeless children in our area, or that our waiting list is high right now.

That is the hardest part of this work, when you don't have enough to help everyone. Last year we had the least amount of money to give out for prevention, and all of the school systems felt it keenly because we were not able to keep the same amount of families stable because of state and federal funding cuts and donations were down.

BFP: In what other ways have you been innovative in your approach in leading COTS?

Markley: I have brought a lot of new constituencies to COTS. I look further up the stream. Where people are used to hearing nothing but no, I find a way to get to yes.

For people with really awful credit or behavior issues, every door is slammed. No landlord will take the risk. Instead of accepting that as a no, we figure out how to help people build relationships with landlords through a new risk guarantee program.

We ask landlords to take a chance on our clients who we know are a challenge. We put up all of the costs of an eviction as a guarantee, and hold it for a year and a half.

My goal is to make sure nobody loses the hope entirely that they will ever be back into housing. Once a person gives up, there is so little you can do. It's like a life lost prematurely. As long as we can hold out that carrot, you can work with people to change behaviors, to try a different approach, and to keep believing in themselves and in having a home.

BFP: If you could do anything you wanted to innovate at COTS, with no barriers, what would you do? The sky is the limit.

Markley: I would triple our prevention fund, and link it to our follow-up services two years out to make sure families are still doing OK. I would focus on employment initiatives and bring together more partnerships. I would integrate the use of technology and bring together the disparate programs right now that are hard to navigate.

PROTECTING ECONOMIC VITALITY

Mr. LEAHY. Mr. President, shortly after the Senate recessed in September, a compelling article was published in the Burlington Free Press which I would like to share with this Senate.

John Ewing is a true public servant in Vermont. His vision and ability to work with diverse groups to protect Vermont's environment has been an inspiration to many. His September 30, 2012, column entitled, ''I Believe'' reviews the important steps Vermont has taken to achieve smart growth to help our natural resources and the State's economy hand in hand. John also looks to the future and what we must continue to do in Vermont to ensure we are planning for our best future possible with vibrant communities, a working landscape, and the natural beauty of our open spaces. Vermonters have a history of approaching these issues in a collaborative and objective fashion and I know that if we continue to do that we will be able to move Vermont forward to a bright and sustainable future.

John's column is a roadmap to how States can protect their natural heritage while maintaining their economic vitality. I ask unanimous consent that the text of this column be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Burlington Free Press, Sept. 30, 2012]

I BELIEVE: ''ECONOMIC VITALITY AND PROTECTING NATURAL HERITAGE ARE NOT AT ALL INCOMPATIBLE''

(By John T. Ewing)

Vermont is defined by its natural beauty, its towns and villages and its working landscape. But the question always remains: Can Vermont encourage growth, provide jobs and at the same time retain these special qualities? Will we be able to avoid the negative impacts of unplanned growth and suburbanization?

When I first came to Vermont in the 1950s, the site of the Sheraton Hotel on Williston Road beyond the University of Vermont was a dairy farm. Burlington had three hardware stores, and its banks stayed open on Friday nights to accommodate the farmers who came to town.

So much has changed. And yet Vermont has worked hard to retain its traditional settlement patterns—its compact communities and a healthy working landscape.

State policy has long recognized the need to protect these special qualities. The principle of ''compact settlement and a working landscape'' has been imbedded as an official vision since the 1960s. Act 250, with its set of principles to guide growth, was enacted in 1972. The Vermont Housing and Conservation Trust Fund was enacted in 1987 to pay for the conservation of farms and natural areas, and to invest in affordable housing in our villages and downtowns.

Under Gov. Madeleine Kunin, several efforts were made to strengthen state and community planning, and under Gov. Howard Dean, the state provided substantial funding to conserve farms, forests and natural areas. Recently the Legislature enacted downtown legislation and growth centers to encourage growth in and around existing population centers and towns.

However, not all is rosy. As I traveled across the state as chairman of the Environmental Board in the late 1990s, the suburbanization of Vermont was all too clear in certain areas. So we founded the nonprofit Smart Growth Vermont (originally named the Vermont Forum on Sprawl) in 1998. Our aim was to work with the administration and the Legislature to better preserve our heritage, and to assist local communities in their planning and regulatory functions to more effectively guide their growth. This ''smart growth'' organization has now been merged into the Vermont Natural Resources Council, where its director, Brian Shupe, and his staff are well positioned to carry forward the initiatives and the tools we developed, and to work with individual towns.

The smart growth movement believes that the twin goals of economic vitality and the protection of our natural heritage are not at all incompatible. In fact, much of the success of Vermont is attributable to its beauty and special qualities, supporting all facets of economic activity: tourism, farming, businesses and jobs all integrated so that there is no need to sacrifice our basic values.

We are blessed in Vermont with so many organizations working together to achieve these goals. I doubt that any state is so well served by the quality of its leaders and its organizations. I have already mentioned the Vermont Natural Resources Council, which just celebrated its 50th anniversary; a sampling of other groups include:

Land trusts, such as the Vermont Land Trust and many of its local counterparts.

Conservation organizations: the Nature Conservancy and countless similar groups.

Vermont Businesses for Social Responsibility.

Preservation Trust of Vermont.

The Vermont Council on Rural Development and its initiative on the working landscape.

The housing nonprofits, exemplified by the Champlain Housing Trust.

The ''buy local'' food movement, which is so important in ensuring that our land resources are used productively.

There's also the important Vermont Housing and Conservation Board, which over the years has contributed to the development or protection of:

10,750 permanently affordable housing units.

144,000 acres of agricultural lands.

253,000 acres of natural areas and recreation.

57 downtown historic properties.

And most importantly, there are the local planning commissions, zoning boards and town councils that are on the front line in confronting the complex proposals in their communities.

There always will be apparent conflict between growth and preserving the Vermont that we cherish. A current example involves the proposals for industrial wind power, fields of solar collectors, and bio-mass. There is an obvious conflict with those who cherish our ridgelines, mountains, forests and fields.

I believe these tensions can be relieved if we correct the current lack of planning and develop a more impartial regulatory system. As we have done in the past on other issues, Vermont can integrate the need for renewable energy with the environment if we provide the planning, systems for approval and opportunity for citizen involvement.

Compact and vibrant communities, natural beauty and a working landscape: I believe we

should never allow these special qualities to be eroded and lost; they are what define Vermont. But we have a history of addressing these issues in an objective and collaborative manner—that also is what defines Vermont.

NOTICE OF OBJECTION

Mr. GRASSLEY. Mr. President, I, along with Senator MARK KIRK, intend to object to proceeding to the nomination of Richard Berner to head the Office of Financial Research within the Department of the Treasury.

We will object to proceeding to the nomination because the Department of the Treasury has refused to respond to a letter Senator KIRK and I sent on October 2, over 6 weeks ago, regarding the Treasury Secretary's actions when he became aware of the manipulation of the London Interbank Overnight Rate, or LIBOR. The Department has also refused to provide the documents we requested.

In addition, my staff has, on several occasions, attempted to schedule briefing times that are convenient for the Department. The Treasury Department has cancelled each of these briefings and failed to cooperate in rescheduling at a mutually agreeable time.

Because everything from home mortgages to credit cards was pegged to LIBOR, its manipulation affects almost every American. Given the widespread effects of this manipulation, it is disturbing to see that the Treasury Department has thus far refused to answer basic questions and provide essential documents.

It is critical for Congress to be able to ask questions and to have access to administration documents in order to conduct vigorous and independent oversight. It is unfortunate that this administration, which has pledged to be the most transparent in history, consistently falls short of that goal.

CONGRATULATING THE SAN FRANCISCO GIANTS

Mrs. BOXER. Mr. President, I ask my colleagues to join me in congratulating the 2012 World Series champion San Francisco Giants. This season the Giants earned their second World Series title in 3 years by sweeping the Detroit Tigers in 4 games.

All season, the Giants truly exemplified what it means to be a team. Even though this season saw historic accomplishments from individuals, including Matt Cain's perfect game and Pablo Sandoval's three home runs in game one of the World Series, no one player carried the Giants. Contributions from all players on an outstanding roster of perennial all-stars, reliable veterans and promising young players led the Giants to win the National League Western Division.

On their road to the World Series, the Giants showed true grit and determination. They won a record-tying six consecutive games when facing elimination, fighting their way to a historic championship. In the division series, the team made history by battling back from a two games to nothing deficit to beat the Cincinnati Reds—the first come-from-behind win of its kind in National League history.

When the Giants made it to the National League Championship Series against the defending World Series Champion St. Louis Cardinals, they once again found themselves on the brink of elimination. The team banded together and roared back, winning three hard-fought games in a row to capture their second National League pennant in 3 years. With a powerful combination of great pitching, excellent defense, and clutch hitting, this Giant team always found a way to win.

All 25 players on the playoff roster should be congratulated for their contributions to this true team effort: Jeremy Affeldt, Joaquin Arias, Brandon Belt, Gregor Blanco, Madison Bumgarner, Matt Cain, Santiago Casilla, Brandon Crawford, Aubrey Huff, George Kontos, Tim Lincecum, Javier Lopez, Jose Mijares, Guillermo Mota, Xavier Nady, Angel Pagan, Hunter Pence, Buster Posey, Sergio Romo, Hector Sanchez, Pablo Sandoval, Marco Scutaro, Ryan Theriot, Ryan Vogelsong, and Barry Zito.

In addition to the players, I also congratulate Chief Executive Officer Larry Baer, General Manager Brian Sabean, and Manager Bruce Bochy for the tremendous job they did in assembling and guiding this team to the 2012 World Series.

As Giants fans in the Bay Area and around the world celebrate, I congratulate their team on a remarkable season, a seventh World Series title, and a place in the history books.

INTELLIGENCE AUTHORIZATION

Mr. WYDEN. Mr. President, the Senate is being asked today to approve the intelligence authorization bill for 2013 by unanimous consent. I believe that significant changes need to be made to this bill before it is passed, so I object to this unanimous consent request.

When the Senate Intelligence Committee approved this bill in July, I was the only member of the committee to vote against it, and I would like to take a few minutes to explain my concerns, so that my colleagues who are not on that committee can get a better sense of what this debate is about.

This bill contains a number of worthwhile provisions, and I wish that I had been able to support it. Unfortunately, it also contains several provisions that I find very troubling, all of them located in Title V of the bill. These provisions are all intended to reduce unauthorized disclosures of classified information, but I am concerned that they will lead to less-informed public debate about national security issues, and also undermine the due process rights of intelligence agency employees, without actually enhancing national security.

I agree with my colleagues that unauthorized disclosures of national security information, which are also known as ''leaks,'' can be a serious problem. Unauthorized disclosures of sensitive information can jeopardize legitimate military and intelligence operations, and even put lives at risk. So I think it can be entirely appropriate for Congress to look for ways to help the executive branch protect information that intelligence agencies want to keep secret, as long as Congress is careful not to do more harm than good. I myself spent 4 years working on legislation to increase the criminal penalty for people who are convicted of deliberately exposing covert agents, and I am proud to say that with help from a number of my Republican and Democratic colleagues, this legislation was finally signed into law in 2010.

So I am all for Congress recognizing that leaks can be a serious problem, and for doing things to show the men and women of the U.S. intelligence community that we recognize the seriousness of this issue. The problem, though, is that Congress can't actually legislate this problem away, and attempts to do so can have serious negative consequences.

One of the best analyses I have seen of the problem of unauthorized disclosures was a report published last year by the National Intelligence University. The report observed that this problem has been around for several decades, and noted specifically that ''The relative consistency in the number of unauthorized disclosures over the past 30 years demonstrates their persistent nature, independent of which political party controls the White House or Congress.'' This report, like a number of previous reports on the subject, also suggested that because it is very difficult to identify government employees responsible for disclosing classified information to the media, unauthorized disclosures are not a problem that can be solved with legislation.

Again, this doesn't mean that Congress shouldn't try to find ways to help the executive branch when it can. But it does mean that Congress and the public should be generally skeptical of anti-leaks bills, and remember that not everything that is done in the name of stopping leaks is necessarily wise policy.

In particular, I think Congress should be extremely skeptical of any anti-leaks bills that threaten to encroach upon the freedom of the press, or that would reduce access to information that the public has a right to know.

As most of my colleagues are aware, my father was a journalist who reported on national security issues. Among other things, he wrote what many consider to be the definitive account of the Bay of Pigs invasion, as well as an authoritative account of how the U.S. came to build and use the first atomic bomb. Accounts like these